

Information to identify the case:

Debtor 1	Dale Mesta	Social Security number or ITIN xxx-xx-7864
		EIN -----
Debtor 2 (Spouse, if filing)	Amy Mesta	Social Security number or ITIN xxx-xx-6048
		EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-25101-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dale Mesta

Amy Mesta

12/20/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dale Mesta
Amy Mesta
Debtors

Case No. 17-25101-CMB
Chapter 13

District/off: 0315-2
Date Rcvd: Dec 20, 2023

User: auto
Form ID: 3180W

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Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Dale Mesta, Amy Mesta, 33 Ladera Drive, Bethel Park, PA 15102-1119
14749254	+ PNC Everyday Rewards, P.O. box 856177, Louisville, KY 40285-6177
14749255	+ PNC Flex Visa, PNC Bank, Po Box 856177, Louisville, KY 40285-6177
14749256	+ PNC Home Equity, PNC Bank, Po Box 747032, Pittsburgh, PA 15274-7032
14749260	+ Thomas Davis, 160 Highview Dr., Pittsburgh, PA 15241-1637

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 21 2023 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 21 2023 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Dec 21 2023 00:00:00	Bethel Park School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ EDI: Q3G.COM	Dec 21 2023 04:52:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnjts@grblaw.com	Dec 21 2023 00:00:00	Municipality of Bethel Park, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 21 2023 00:00:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14749239	+ Email/PDF: bncnotices@becket-lee.com	Dec 21 2023 00:23:03	American Express, Po Box 1270, Newark, NJ

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			07101-1270
14776214	Email/PDF: bncnotices@becket-lee.com	Dec 21 2023 00:22:58	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14782683	+ Email/Text: csc.bankruptcy@amwater.com	Dec 21 2023 00:01:00	American Water, c/o Pennsylvania American Water, PO Box 371880, Pittsburgh, PA 15250-7880
14749240	EDI: BANKAMER	Dec 21 2023 04:52:00	Bank of America, Po Box 15019, Wilmington, DE 19886
14749241	+ EDI: CITICORP	Dec 21 2023 04:52:00	Best Buy Credit Services, Po Box 9001007, Louisville, KY 40290-1007
14791503	+ Email/Text: ebnjts@grblaw.com	Dec 21 2023 00:00:00	Bethel Park School District, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14749242	+ EDI: CAPITALONE.COM	Dec 21 2023 04:52:00	Capital One, Po Box 71083, Charlotte, NC 28272-1083
14779172	EDI: CAPITALONE.COM	Dec 21 2023 04:52:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14776213	Email/PDF: bncnotices@becket-lee.com	Dec 21 2023 00:22:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14749244	+ EDI: CITICORP	Dec 21 2023 04:52:00	Citi Bank, Po Box 9001037, Louisville, KY 40290-1037
14780816	EDI: CITICORP	Dec 21 2023 04:52:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14749249	EDI: CITICORP	Dec 21 2023 04:52:00	Macy's, Po Box 78008, Phoenix, AZ 85062
14982338	EDI: Q3G.COM	Dec 21 2023 04:52:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14749245	+ EDI: SYNC	Dec 21 2023 04:52:00	Dick's, Synchrony Bank/ROS, Po Box 960012, Orlando, FL 32896-0012
14749246	+ EDI: CITICORP	Dec 21 2023 04:52:00	Home Depot, Po Box 9001010, Louisville, KY 40290-1010
14749243	EDI: JPMORGANCHASE	Dec 21 2023 04:52:00	Chase Cardmember Service, Po Box 1423, Charlotte, NC 28201
14749247	+ Email/Text: PBNCNotifications@perituservices.com	Dec 21 2023 00:00:00	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983
14782917	Email/PDF: resurgentbknotifications@resurgent.com	Dec 21 2023 00:22:58	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14749248	EDI: SYNC	Dec 21 2023 04:52:00	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14791502	+ Email/Text: ebnjts@grblaw.com	Dec 21 2023 00:00:00	Municipality of Bethel Park, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14749250	+ EDI: CITICORP	Dec 21 2023 04:52:00	NTB Credit Plan, Po Box 9001006, Louisville, KY 40290-1006
14749251	Email/Text: csc.bankruptcy@amwater.com	Dec 21 2023 00:01:00	PA American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
14768115	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC, PO Box 94982, Cleveland, OH 44101
14749253	Email/Text: Bankruptcy.Notices@pnc.com	Dec 21 2023 00:00:00	PNC Bank, Po Box 747032, Pittsburgh, PA 15274
14749719	+ EDI: RECOVERYCORP.COM		

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14749252	^ MEBN	Dec 21 2023 04:52:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14779208	EDI: Q3G.COM	Dec 20 2023 23:59:20	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14749257	+ EDI: SYNC	Dec 21 2023 04:52:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14749258	EDI: SYNC	Dec 21 2023 04:52:00	Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942
14749259	+ EDI: SYNC	Dec 21 2023 04:52:00	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013
14749261	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 21 2023 00:01:00	Synchrony Bank/Levin, Po Box 960061, Orlando, FL 32896-0061
14767295	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 21 2023 00:00:00	Toyota, Toyota Financial Services, Po Box 5855, Carol Stream, IL 60197-5855
14784644	EDI: AIS.COM	Dec 21 2023 04:52:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14749262	EDI: VERIZONCOMB.COM	Dec 21 2023 04:52:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14749263	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 21 2023 00:01:00	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
14768126	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 21 2023 00:01:00	West Penn Power, 5001 NASA Blvd., Fairmont, WV 26554-8248
			West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15601-1689

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14768101	*+	American Express, Po Box 1270, Newark, NJ 07101-1270
14768102	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 15019, Wilmington, DE 19886
14768103	*+	Best Buy Credit Services, Po Box 9001007, Louisville, KY 40290-1007
14768104	*+	Capital One, Po Box 71083, Charlotte, NC 28272-1083
14768106	*+	Citi Bank, Po Box 9001037, Louisville, KY 40290-1037
14768111	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macy's, Po Box 78008, Phoenix, AZ 85062
14768107	*+	Dick's, Synchrony Bank/ROS, Po Box 960012, Orlando, FL 32896-0012
14768108	*+	Home Depot, Po Box 9001010, Louisville, KY 40290-1010
14768105	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Cardmember Service, Po Box 1423, Charlotte, NC 28201
14768109	*+	Kohl's, Po Box 2983, Milwaukee, WI 53201-2983
14768110	*	Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
14768112	*+	NTB Credit Plan, Po Box 9001006, Louisville, KY 40290-1006
14768113	*	PA American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
14768116	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Po Box 747032, Pittsburgh, PA 15274
14768117	*+	PNC Everyday Rewards, P.O. box 856177, Louisville, KY 40285-6177
14768118	*+	PNC Flex Visa, PNC Bank, Po Box 856177, Louisville, KY 40285-6177
14768119	*+	PNC Home Equity, PNC Bank, Po Box 747032, Pittsburgh, PA 15274-7032
14768114	*	Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760
14768120	*+	Sam's Club/Synchrony Bank, Po Box 530942, Atlanta, GA 30353-0942
14768121	*	Synchrony Bank/Amazon, PO Box 960013, Orlando, FL 32896-0013

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14768122	*+	Synchrony Bank/Levin, Po Box 960061, Orlando, FL 32896-0061
14768123	*+	Thomas Davis, 160 Highview Dr., Pittsburgh, PA 15241-1637
14768124	*+	Toyota, Toyota Financial Services, Po Box 5855, Carol Stream, IL 60197-5855
14768125	*	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304

TOTAL: 1 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK N.A. bnicholas@kmllawgroup.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Bethel Park School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Municipality of Bethel Park jhunt@grblaw.com
Julie Frazee Steidl	on behalf of Debtor Dale Mesta julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Julie Frazee Steidl	on behalf of Joint Debtor Amy Mesta julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9